

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF MICHIGAN – SOUTHERN DIVISION

In Re: \_\_\_\_\_ ) Case No. 14-57626-mar  
Jeffrey Thomas Smith (xxx-xx-0049) )  
Sonia Olivia Smith (xxx-xx-6871) ) Chapter 13  
Debtor(s) )  
  ) Hon. Mark A. Randon

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**ORDER CONFIRMING PLAN AND MODIFYING STAY AS TO**  
**ALLIANCE CATHOLIC CREDIT UNION AND THE 2013 FORD FOCUS**

The Debtor(s)' Chapter 13 plan was duly served on all parties in interest. A hearing on confirmation of the plan was held after due notice to parties in interest. Objections, if any, have been resolved. The Court hereby finds that each of the requirements for confirmation of a Chapter 13 plan pursuant to 11 USC §1325(a) are met.

Therefore, IT IS HEREBY ORDERED that the Debtor(s)' Chapter 13 plan, as last amended, if at all, is confirmed.

IT IS FURTHER ORDERED that the claim of Gudeman & Associates, P.C., Attorney for the Debtor(s), for the allowance of compensation and reimbursement of expenses is allowed in the total amount of \$FEEAPP in fees and \$FEEAPP in expenses, and that the portion of such claim which has not already been paid, to-wit: \$ FEEAPP shall be paid by the Trustee as an administrative expense of this case.

IT IS FURTHER ORDERED that the Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and contract.

All filed claims to which an objection has not been filed are deemed allowed pursuant to 11 USC §502(a), and the Trustee is therefore ORDERED to make distributions on these claims pursuant to the terms of the Chapter 13 plan, as well as all fees due the Clerk pursuant to statute.

IT IS FURTHER ORDERED as follows: [***Only provisions checked below apply***]

- [X] The Debtor(s) shall remit 100% of all tax refunds to which Debtor(s) is/are entitled during the pendency of the case and shall not alter withholdings without Court approval.
- [X] Debtors shall remit 100% of the net amount of all profit-sharing/bonuses received after the commencement of this case.
- [X] In the event that Debtor fails to make any future Chapter 13 plan payments, the Trustee or Creditor Alliance Catholic Credit Union may submit a notice of default, served upon the debtor and debtor's counsel, and permitting 21 days from the service of the notice in which to cure any and all defaults in payments. If debtor fails to cure the defaults in payments after having been provided notice under the provisions of this order, then the Trustee or Alliance Catholic Credit Union may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make plan payments, and the proceedings may thereafter be dismissed without a further notice or hearing.
- [X] Debtors shall remit their 2014 income tax refund in the amount of \$5283 and profit-sharing in the amount of \$3591.30 to the Trustee by no later than May 31, 2015.
- [X] The paragraph entitled "Binding Effect of Confirmation" and the Debtors' changes to paragraph V.O. of the Chapter 13 Plan are stricken.
- [X] Debtor's plan payment is hereby increased to \$362.70/wk effective 4/22/15 and \$397.70/wk effective 5/8/15.

**Objections Withdrawn**

Approved:

/s/ Krispen S Carroll

Krispen S Carroll  
Chapter 13 Standing Trustee  
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/s/ Brian Rookard (P-69836)

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Signed on April 25, 2015

/s/ Mark A. Randon

**Mark A. Randon**  
**United States Bankruptcy Judge**